

For insurance brokers looking to enhance their offering and increase the value of their services, Solution is a specialist underwriting agency that exceeds expectations.

Working across financial lines, general liability and accident and health, unlike other providers, we embrace a holistic approach to what we do, delivering results that can't be achieved through a one-dimensional approach to underwriting.

Our industry expertise, quality products and longstanding commitment to service excellence, are amplified by our ability to understand the bigger picture.

Product - Corporate Travel

Cover for employees travelling on a journey on behalf of their company or the company they work for. Cover is extended to the directors' Accompanying Spouse/Partner and/or Dependent Children.

We offer 3 levels of cover:

- **Silver** (5 Overseas trips up to 10 days, 25 Domestic trips up to 5 days)
- **Gold** (10 Overseas trips up to 14 days, 50 Domestic up to 7 days)
- **Platinum** (Tailored and customised for your client's needs)

Solutions List 1-12 Sections (please note section 12 is not applicable to Silver cover)

Section 1 - Personal Accident & Sickness

PART A - Event 1 - Accidental Death

PART A - Events 2-19 - Permanent Disability

PART B - Events 20-21 - Weekly Benefits - Injury

PART D - Events 27-28 - Weekly Benefits - Sickness

PART B - Event 21 and PART D - Event 28 - Percentage of Salary paid weekly to Insured Person

PART B - Events 20 & 21 and PART D - Events 27 & 28

Maximum Benefit Period

PART C - Events 22-26 - Injury Resulting in Surgery

PART E - Events 29-32 - Sickness Resulting in Surgery

PART F - Events 33-41 - Injury Resulting in Fractured Bones

PART G - Events 42-43 - Injury Resulting in Loss or Damage to Teeth

Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention

Kidnap, Ransom & Extortion

Hijack & Detention

NOTE: Includes Public Relations/Media consultant up to \$15,000 for any one Kidnap Extortion or threat and up to \$50,000 of legal expenses as a result of false arrest outside Australia

Section 3 - Overseas Medical And Medical Evacuation Expenses

Overseas Medical Expenses & Medical Evacuation/Repatriation Expenses

NOTE: Includes travel and accommodation for 2 close relatives to be with the Insured Person if required

Continuous Bed Confinement

Section 5 - Travel Disruption

Loss of Deposits

Cancellation & Curtailment

Alternative Employee Expense to Substitute Staff if unwell or injured

Missed Transport Connection

Overbooked Flight if Insured denied boarding on a confirmed and scheduled flight with no alternative transport

Section 6 - Baggage, Portable Electronic Equipment & Money

Deprivation of Baggage >8 hours, emergency replacement

Personal Baggage

Money & Travel Documents - includes loss, damage & theft

Portable Electronic Equipment - includes loss, damage & theft

NOTE: Business property held for the purpose of a journey will commence 72 hours prior and after a journey

Section 7 - Rental Vehicle Excess Waiver

Rental Vehicle Excess Waiver including associated admin costs up to \$200 any one event

NOTE: No need for Insured to purchase Excess Buy Back when compulsory insurance is activated

Section 8 - Personal Liability

When an Insured Person becomes legally liable to pay damages in respect of bodily injury or property damage whilst on a Journey Personal Liability

Section 9 - Extra Territorial Workers Compensation

(A) - Weekly Compensation

(B) - Limit of Liability One Event

(C) - Aggregate Limit of Liability

Section 10 - Political Unrest & Natural Disaster Evacuation

Evacuation Expenses to return Insured Person to nearest place of safety or to country of residence

NOTE: Includes accommodation expenses up to 21 days if the Insured Person cannot get home

Section 11 - Search & Rescue Expenses

Search & Rescue Expenses includes costs incurred by rescue team in searching for Insured Person and bringing them to a place of safety

Section 12 - Additional Benefits

Advanced Payment - Section 1 Events 20-27

Automatic Insurance Extension

Court attendance Benefit

Domestic Help - Non income earners - Section 1 - Events 20 and/or 21, 27 and/or 28

Escalation of Claim - Section 1 - Events 20 and/or 21, 27 and/or 28

Identity Theft

Keys & Locks

Modification Benefit - Section 1 - Event 2 or 3

Rehabilitation Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28

Student Tutorial Benefit

Chauffeur Benefit - Section 1 - Events 20 and/or 21, 27 and/or 28

Corporate Image Protection

Disappearance

Repatriation & Funeral Expenses

Replacement Staff/Recruitment Cost - Section 1 - Event 1 or 2

GENERAL PROVISIONS - AGGREGATE LIMIT OF LIABILITY

(A) - Section 1 - Personal Accident & Sickness

(B) - Section 1 - Personal Accident with respect to Non-Scheduled Flights

(C) - Section 2 - Kidnap, Ransom, Extortion, Hijack & Detention

(D) - Section 10 - Political Unrest & Natural Disaster Evacuation

(E) - Passive War - any One Event

(F) - Passive War - per Period of Insurance

Key Highlights

- No Exclusion for Terrorism - vitally important in today's uncertain climate
- No Exclusion for alcohol related claims
- Unlimited Medical Expenses available on Silver, Gold and Platinum policies
- 24 months of ongoing medical expenses paid in Australia
- Access to Australia's largest global assistance company via Solution Emergency Assistance
- High age limits available on Silver, Platinum and Gold policies
- Automatic Leisure Travel for Directors and senior staff including accompanying partner and dependent child/ren wide definition of pure leisure trip for directors (an overseas trip is not required)
- Financial Collapse not included
- Generous limits for Rental Vehicle Car Hire Excess Waiver and no need for Insured Person to purchase Excess Buy Back when compulsory insurance is activated
- Pre-existing conditions are not excluded
- No proposal form required

Target Market

We prefer white collar occupations, although we can accommodate blue collar occupations with additional information.

Underwriting information required for a quote

- Client's name and business address
- Claim history (if any) preferably on previous insurer's letterhead
- Estimated domestic and overseas business trips and leisure (for the director/s) trips for the next 12 months, including duration (per person, per trip)
- Estimated number of Non-scheduled Flights for the next 12 months (per person, per trip)

Need more info? Scan for our full Contact List.



Disclaimer: This information does not constitute legal or financial advice. We encourage you to seek your own professional advice in relation to the specific contract and how it allocates legal responsibilities and the insurance required for these obligations.

Any queries, please contact us

Solution Underwriting
Agency Pty Ltd

Level 5, 289 Flinders Lane
Melbourne, VIC 3000

P. 03 9654 6100
solution@solutionunderwriting.com.au
solutionunderwriting.com.au

ABN 68 139 214 323 AFSL 407780

MEL SYD BNE PER